

Debtor 1 SANDI J. URSEL

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 14-70668JAD

## Form 4100N

# Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

### Part 1: Mortgage Information

Name of creditor: M & T BANK Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account 7 8 3 7

Property Address: 231 GRAPE AVE  
JOHNSTOWN PA 15906

### Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>257.08</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>257.08</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>257.08</u>

### Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$244.84

The next postpetition payment is due on

11 / 1 / 2019  
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

Debtor 1 SANDI J. URSEL  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 03/03/2020

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **SANDI J. URSEL**  
Name

Case number (if known) **14-70668JAD**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
09/24/2019	1133203	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	46.77
11/25/2019	1140001	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	210.31
				<u>257.08</u>
<b><u>MORTGAGE REGULAR PAYMENT (Part 3)</u></b>				
12/22/2014	0924484	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	309.04
01/27/2015	0928532	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	154.92
02/24/2015	0932600	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	232.22
03/26/2015	0936677	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	77.37
04/24/2015	0940869	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	142.74
05/26/2015	0944946	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	158.81
06/23/2015	0948912	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	160.54
07/28/2015	0952965	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	292.94
08/26/2015	0957012	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	182.26
09/28/2015	0960917	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	191.32
10/26/2015	0964876	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	200.13
11/24/2015	0969037	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	207.14
12/22/2015	0973048	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	213.31
01/26/2016	0977096	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	328.05
02/24/2016	0981027	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	223.80
03/28/2016	0985079	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	228.22
04/22/2016	0989279	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	232.52
05/24/2016	0993234	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	236.33
06/27/2016	1001996	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	358.79
07/26/2016	1005967	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	241.92
08/26/2016	1009963	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	244.25
09/27/2016	1013984	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	246.22
10/26/2016	1017857	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	245.60
11/21/2016	1021166	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	247.02
12/21/2016	1024463	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	248.21
01/27/2017	1027933	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	379.27
02/24/2017	1031347	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	250.18
03/28/2017	1034786	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	255.37
04/21/2017	1038076	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	255.12
05/25/2017	1041354	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	254.77
06/27/2017	1044739	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	379.55
07/25/2017	1048060	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	250.68
08/25/2017	1051394	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	257.61
09/26/2017	1054722	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	257.79
10/25/2017	1058081	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	255.78
11/21/2017	1061356	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	255.82
12/21/2017	1064636	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	255.88
01/25/2018	1068074	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	381.65
02/23/2018	1071249	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	252.68
03/28/2018	1074444	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	256.18
04/24/2018	1077679	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	256.58
05/25/2018	1080940	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	383.23
06/22/2018	1084087	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	258.07
07/26/2018	1087304	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	257.00
08/28/2018	1090518	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	257.11
09/25/2018	1093650	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	257.20
10/29/2018	1096900	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	382.40
11/27/2018	1100038	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	253.48
12/21/2018	1103143	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	256.31
01/25/2019	1106350	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	256.42
02/25/2019	1109601	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	256.50
03/25/2019	1112894	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	256.56
04/26/2019	1116185	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	383.43
05/24/2019	1119585	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	260.11
06/25/2019	1122982	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	259.63
07/29/2019	1126429	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	261.84
08/27/2019	1129897	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	295.55
09/24/2019	1133203	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	341.82

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Name

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
				14,935.24

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

SANDI J. URSEL  
231 GRAPE AVENUE  
JOHNSTOWN, PA 15906

KENNETH P SEITZ ESQ  
LAW OFFICES OF KENNY P SEITZ  
POB 211  
LIGONIER, PA 15658

M & T BANK  
PO BOX 62182  
BALTIMORE, MD 21264-2182

M & T BANK  
CORRESPONDENCE/NOTICES  
PO BOX 1288  
BUFFALO, NY 14240-1288

KML LAW GROUP PC\*  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

3/3/20

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee